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ABSTRACT

A study examined 140 persons from nine very diverse settings in the United States and England who had retired in a positive way. Interviews with the retirees revealed that despite their diverse geographical, socioeconomic, and racial/ethnic backgrounds, they all had one thing in common--in retirement, all of them had a new and exciting career. This is not to say that a happy retirement had come easily for these individuals; for some, the adjustment took several years. What distinguished these individuals from their less satisfied counterparts was the fact that they had examined their goals and personal resources before, upon, and after retirement; decided where they wanted to live on both a short- and long-term basis; and determined the services they needed in their chosen retirement career. Four "worlds" were determined to be crucial to building a base for retirement: the worlds of work, relationships with others, faith, and choice. As a group, the positive retirees could be characterized as liking other people, keeping busy and active, being happy and forward looking, being independent in spirit, continuously learning, believing in work, and keeping involved in the community. (A checklist to help individuals evaluate their level of physical, mental, social, and civic activities is included in this report.) (MN)

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THE RETIREMENT CAREER

Burton and Doris Kreitlow
November 9, 1985

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INTRODUCTION--

-I am going to talk about the concept of retirement as a career, then there will be a check sheet to complete, and a follow-up discussion. If there is time remaining I will suggest ways to build the base for a retirement career and I will identify the force that powers such a career.

But first, let me tell you where we are coming from. I say "we" because all of the research, all of the writing and all of the presentations about the retirement career come from a team---Burt and Doris Kreitlow.

It began in 1975---- with retirement on the horizon we were deliberate in seeking information about our own future. We believed retirement to be 5 to 10 years away. Although we had always been aware of it and loosely prepared for it, we were by no means ready for it. We decided to prepare for retirement in a way that was very natural to our way of life. We read about it. What did we find? I will tell you!

HORROR STORIES OF PROBLEM CASES!

STORIES OF FINANCIAL WOE!

STORIES OF INCONSIDERATE CHILDREN AND DEPENDENT ELDERS!

PICTORIAL DISPLAYS OF ALTZHIMER PATIENTS!

NURSING HOME SCANDALS!

AND OCCASIONALLY A BRIGHT SPOT!

These bright spots tended to be about some elder national figure like

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Eleanor Roosevelt or Harry Truman who retired in a very positive way.

We believe that the reading we did would have depressed most of you---you may have given up, pulled in your shell behind you. The reading almost did that to us, it made us angry and in this anger we began asking why the literature did not coincide with those wonderful elders we knew. Why were those retired farmers, homemakers, grocers, truckers, carpenters, and teachers so different? Something was wrong with what we read or else we lived in a very unusual community.

Something WAS wrong with much of the literature. The source of the error was simple. Researchers (including yours truly) could get funding for research if they presented a serious, even gruesome problem. So problems were researched and reported. The media could sell more copy if they frightened and berated. Congress would provide more money if the problem was exaggerated. No wonder that a negative retirement syndrome permeated the literature. I am quite sure that many writers even believed that which they wrote, helped keep old myths alive and created a few new ones --and led many astray, including some who were more prone to believe what they read than what they saw going on around them.

This is a place for one of my tangents. Following our early review of the literature some good things have been happening. Researchers in the field of learning have begun to measure other than fluid intelligence. In that change the timed tests of the early years when 70 year olds in senior centers were pitted against college sophomores in a Psych classes is about over as the sole research offered to the person wondering what happens to ones' ability to learn after age 40. Crystallized intelligence has now been studied in a framework of real-life problem-solving and evolving knowledge systems. We now know that intellectual growth is likely to occur in knowledge and

problem solving related to life tasks in adulthood and in old age. Researchers have finally recognized that wisdom is one aspect of intellectual growth. Researchers have finally discovered that which an observant older adult could have told them years ago.

We did not accept either the early literature or our hunches automatically. Instead we asked a simple personal question. What makes for the difference between those positive people we knew and the negative literature? Being researchers, we sought to find the reason for it, if there was one. Our research was underway and we would not look back.

We used Abraham Maslow's suggestion as the base. He wrote that if you wish to learn what makes a fast runner run fast, you do not study the slow runners. You do not study the average runners. You do not draw a random sample. You look at the fast runners!

We decided to look at the fast runners---those who had retired in a positive way. This presentation, and the discussions to follow, comes from 140 carefully selected persons from nine very diverse settings in the U.S. and England. The settings were chosen to be as different from each other as is possible within the resources available. They included a rural tourist community in Minnesota, a central city community center in Hawaii, a small city of 10,000 in Wisconsin, two midwest central city black senior centers, an age segregated 250 unit apartment complex in North Carolina, a resort city of 20,000 on England's North Sea coast, and two working class pensioners clubs in a large English city. Thus, the sample included whites, blacks, and orientals, rich and poor, rural and urban, apartments and one family homes.

An initial survey was completed in each setting to determine who the positively retired persons were. From 15 to 26 persons who were most likely

to know the elderly in the selected setting were interviewed and asked to name the most positively retired (+R) people in that community, apartment, or club. Then the persons named the most often became the ones to interview. We interviewed and tape recorded from 10 to 22 in each setting. They have become our "elderheroes" for a positive retirement and we share both findings and interpretations with you.

I RETIREMENT AS A CAREER

In examining the data from the interviews I must admit that it took a long time to see the forest and not just the individual trees. First, I was professionally aculturated to do everything in minute detail---too much experimental design, factor analysis, and statistical summaries in my background. But when all of the chaff was separated out and we listened to these 140 special people again, what they did, what they planned, and what they thought made them positive, some very big and important kernels were there in front of us. In retirement these elders had a new and exciting career. Just as many of you have already had several different careers so have these folks and now they were deeply involved in another. Retirement was their life. They had goals, they took action, they planned ahead, and they worked to fulfill their plans. These retirees were willing to make choices----they knew that they had to ----they did not delay. These retirees were living examples of persons with "serial life styles."

For many, retirement had not come easy. There were some initial problems to overcome. For some the adjustment took several years. They needed time and space to settle into a new and often different routine. Some had attended pre-retirement workshops and thought they had the answers. But they ended up

searching out their own. Certainly by the time they were picked as having retired in a positive way they were beyond the basics. By the time they were selected for our study these positive elders had:

1) EXAMINED THEIR GOALS FOR RETIREMENT---PRE, MID, AND LATE.

Their basics for living had been met and they were moving ahead--or as in Maslow's heirachy of needs--they were moving up the ladder. They were asking and answering their own questions as they grew into a retirement career. And they did this without ever thinking of this period as a career. They moved with the flow of change.

Were their goals related to work? For pay or as a volunteer? Short term or long term? Necessitated by finance or by personal values? To meet a need for stimulation or to get away from something less desireable?

Were their goals related to a long neglected desire to play? Something cut off because work interfered? Was the family responsibility too great? Were they intrigued by what other retirees were able to do?

Did they want to serve others? Was the newly acquired time just what they had been waiting for? Were their values such that they still wanted to earn their keep on this earth?

By the the time we interviewed them they had answered these questions for themselves:

2) THEY HAD EXAMINED THEIR PERSONAL RESOURCES BEFORE, UPON, AND AFTER RETIREMENT

HEALTH--(now and the potential)--Most decided that they could handle

anything. Whether they could or not is questioned but they operate as if they could.

FINANCE--(now and potential)-- This cohort of elders are products of the Great Depression and two world wars; they believe that they can handle anything. And they usually do.

GOALS--(now and potential)--They are accustomed to change. Those selected as +R tend to set goals at numerous levels--if not this, then this. If I can't make it this way, I'll try something else and I know the direction I will take.

They asked, do my goals fit my resources? Answering this question is a must in any career and so it was for them. If the goals and resources do not align, one or the other must be changed. Those who are positive in retirement are willing to change goals or develop their resources. They learned this in earlier career changes.

By this time:

3) THEY HAD DECIDED WHERE THEY WANTED TO LIVE--SHORT TERM AND LONG TERM

Among friends?

Among family?

In a special type of climate?

Where there are special services and resources?

And in what type of housing?

They made a variety of choices.

Most of the sample wanted to be independent as long as possible.

Some chose age integrated housing--the typical small community and special areas in cities.

Some chose the age segregated-- the apartment complexes, sun cities, etc..

A few lived with their children--In these few cases the children had moved in with their parents! Most of the sample were too independent in spirit to live "with" anyone.

In answering their own questions there were mistakes made and admitted. We have all seen this happen. If you are retired I am sure you could give personal examples, as can we. When we made our first move four years ago we chose the wrong house, since corrected. And friends in Florida moved to three different homes in the same city before they found what they really wanted for the rest of their lives.

Our sample had:

4) DETERMINED THE SERVICES THEY NEEDED IN THEIR CHOSEN RETIREMENT CAREER

Routine municipal--senior center, swimming pool, etc.

Religious--

For an individual's special goals--golf courses, community colleges, etc.

Special services for the much later years--congegrate housing, nursing home, medical services, meals programs, etc.

Do they want full services or do they want to do most everything for themselves? Is there a long time plan?-(Example--limited services early and the potential for more services later) Each individual, couple or family must look at these alternatives.The sample of +R's whom we interviewed had done this.

(What were these positively retired persons in the sample doing with their

lives? What would you be doing? Here is a chance for you to think about it. Two check sheets will be distributed. Respond to the items with facts about yourself and judgements where that is called for.)

(If twenty minutes remain after the check sheets are completed, start the summary with item II below. If only ten remain start summary with item III two pages later)

II HOW DO YOU BUILD THE BASE FOR A RETIREMENT CAREER?

It is usually best to build in advance of retirement, but it is never too late to build.

Beyond health and wealth (two very strange variables) there are four that are basic to a positive retirement career.

They are: THE WORLD OF WORK, THE WORLD OF RELATIONSHIPS WITH OTHERS, THE WORLD OF FAITH, and THE WORLD OF CHOICE.

How important is each of these? This is a value judgement for each retired person.

1. THE WORLD OF WORK

Your basic work ethic--If work must continue (and it is the individual who determines this) it can be part-time, volunteer, a mix of both, or full-time while reevaluating life in terms of the special circumstances of retirement.

Your interests--The old, the now, or the latent standing in the wings waiting to develop. There is the freedom to go in new directions or to

expand the old.

The change from producer to prosumer--The market place need not determine what you do nor when and how you do it. You can work for pay or not, day or night, trade or buy, store or garage sale, winter or summer, or not at all. The extent to which status values govern your life enters here. Can you accept letting others run things? For whom does service to others do the most good?

2. THE WORLD OF PERSONAL RELATIONSHIPS

This is the social terrain of retirement. Here again there are questions to be answered. Is it giving more than taking? Making more than using? Sharing more than grabbing? It is knowing when to say "thank you", when to listen, when to question, when to be yourself and when to "hold back". When to remember that your background is different from that of today's youth and even from those who are newly retired; when to let someone else have the last word.

3. THE WORLD OF FAITH

This is a faith demonstrated by action. It is demonstrated by looking and planning for the future. The past is used as the platform for the future, not as a crutch to live through the day. There is faith in oneself; there is faith in a power beyond self; there is faith in other people. Observations of the positively retired demonstrated inner strength rather than any form of public display.

The new freedom of choice -- This is comparable to that special time during the senior year of high school or college when many doors are open to you. Which route are you going to follow? There is no less freedom in this choice than at age 18 or 23, or at mid-career at 45. The +Rs did not procrastinate. They made their choice and if wrong, they chose again. They were willing to take the risk.

The new freedom of time--What do you do with time? The +Rs judged its use against their goals. Will it lead to the achievement of personal goals? Will it add to society or deduct from it? Will it produce or consume? Is it giving or taking?

III WHAT IS THE FORCE THAT POWERS AN EXEMPLARY RETIREMENT CAREER?

The 140 retirees selected because others believed them to be positive in their retirement tell us much about how we can be positive too. In fact, Doris and I try to emulate the processes they used to become what they are. We are behaving in ways we would not have behaved had we not interviewed them.

What was the sample like? What did they do with their time? What kinds of choices did they make? How can they best be described? By summarizing what the people who picked them as positive believed and what the +Rs said about themselves, a clear picture emerges. To describe the +Rs in the fewest possible words, we made this list.

THE +Rs:

WERE VOLUNTEERS

LIKED OTHER PEOPLE

WERE BUSY AND ACTIVE

WERE HAPPY

WERE FORWARD LOOKING

WERE INDEPENDENT IN SPIRIT

WERE CONTINUING LEARNERS

BELIEVED IN WORK

WERE INVOLVED IN COMMUNITY

This is supported by the completed statistical summaries. More importantly, these characteristics are tied together by a single, powerful force. What is that force? IT IS PURPOSE. All of those interviewed demonstrated a purpose to which they devoted their energy, their time, and their resources. They set goals, they made plans, they took action, they tried to peek over the next horizon, and then set new goals.

But it did not happen at once--our sample ranged in age from 55 to 96 and it took time for many of them to become what they were when we met them.

With an overriding purpose--a life goal --there was a LODESTAR for them to follow. There was a base for decision making, there was a line of sight for that next step. No longer did any say, "I don't know what I am going to do.",

Why were these 140 persons such models for a positive retirement? It was because retirement to them was a career. Life was not over. There was a goal. They moved ahead.

The 140 persons we interviewed demonstrated to our satisfaction, and I hope

to yours, that retirement is a career---the most important career any of us will ever enter. And it may well be the longest one for many and can be the most positive time of our life. There is a choice to be made. Like a mid-career job change, you could fall into it, get pushed into it, or plan for it. Planning for it or choosing it makes more sense. It often takes years to get there, but the 140 we interviewed found a way. They had their purpose, their LODESTAR.

No matter how you enter into that career, if you are positive you will be:

LOOKING
NOT HIDING

LOVING
NOT HATING

MAKING
NOT BREAKING

WORKING
NOT LOAFING

OPENING
NOT CLOSING

SMILING
NOT SCOWLING

WALKING
NOT SITTING

HOPING
NOT DESPAIRING

SINGING
NOT SIGHING

GIVING
NOT TAKING

CHECK LIST----WHAT IS BEST FOR YOU?

Read each statement and respond by placing an X in the "should" or "should not" column to the left of each item number. Base your response on what you believe would be best for you in retirement. If an item does not apply to you, leave it blank.

COLUMN A Should	COLUMN B Should Not	
( )	( )	1) I (should) (should not) spend most of my time with people my own age.
( )	( )	2) I (should) (should not) bow out of civic affairs and let the younger people do it.
( )	( )	3) I (should) (should not) be greatly concerned about saving money to be left to my children.
( )	( )	4) I (should) (should not) be concerned about paying my own way as long as I can.
( )	( )	5) I (should) (should not) stop at my old place of employment to make sure they are doing things right.
( )	( )	6) If asked to be on a service club committee or committee of another community organization, I (should) (should not) say "yes".
( )	( )	7) I (should) (should not) rely on my children for care in my later years.
( )	( )	8) I (should) (should not) be a more helping and volunteering person when retired.
( )	( )	9) In establishing my retirement home I (should) (should not) select one where I will have the least responsibility.
( )	( )	10) In choosing where I will live in retirement I (should) (should not) plan to move to another geographic area.
( )	( )	11) I (should) (should not) anticipate being able to live in my own home, apartment, or condo for the rest of my life.
( )	( )	12) I (should) (should not) return to some hobby or special interest that I did not have time for when younger.
( )	( )	13) I (should) (should not) consider taking on a part-time job.
( )	( )	14) At my age I (should) (should not) try to be a continuing learner.
( )	( )	15) As I become older I (should) (should not) try to spend more time with people my age.
( )	( )	16) My spouse and I (should) (should not) take it as easy as we possibly can.

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CHECK LIST HOW ACTIVE ARE YOU?

How do you rate your mental, physical, social, and civic activities? The check list below will give you an estimate of how active you are. A follow-up discussion will provide an opportunity to decide whether or not additional activities will improve your own retirement.
In the blank spaces in front of each item place an X under the "yes" or "no" to show whether or not you are doing that which is listed.

PHYSICAL ACTIVITIES

DURING THE PAST MONTH I HAVE------

YES	NO	
( )	( )	1) Walked, run, or jogged two miles each day. (on the average) Do not count household or the usual outdoor chores.
( )	( )	2) Taken part in organized physical activities such as exercise or aerobic classes, dances, games, golf, etc, at least once each week.
( )	( )	3) Engaged in special individual exercises at least five days each week.
( )	( )	4) Exerted myself physically at least once each week in swimming, heavy work, or exercises.

MENTAL ACTIVITIES

DURING THE PAST MONTH I HAVE------

( )	( )	5) Played cards, chess, checkers, trivial pursuit, or other stimulating mental games.
( )	( )	6) Attended at least one organized learning group (bible class, adult class in school, business sponsered class, etc).
( )	( )	7) Been involved in reading, or discussion with a knowledgeable person how to solve or better understand a problem.
( )	( )	8) Been deliberate in watching or listening to selected programs of an educational nature on public television or radio.

SOCIAL ACTIVITIES

DURING THE PAST MONTH I HAVE------

( ) ( ) 9) Spent at least two half-days or evenings visiting with relatives, close friends, or neighbors.

( ) ( ) 10) Stopped and chatted with people I know in stores, public buildings, on the street, etc.

( ) ( ) 11) Shared at least two meals with friends at my home, their home, or in a coffee shop or restaurant.

( ) ( ) 12) Attended at least one social event with friends-- theatre, movie, athletic program, senior center, etc.

CIVIC ACTIVITIES

DURING THE PAST YEAR I HAVE------

( ) ( ) 13) Written, phoned, or talked to at least one public official about local government.

( ) ( ) 14) Been involved as a committee member or volunteer in a program for community improvement.

( ) ( ) 15) Belonged to at least one club or organization involved in civic activities (political group, service club, school organization, etc).

( ) ( ) 16) Watched TV programs or read articles or reports weekly that dealt with national or international problems and their solutions.

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